

PATENT APPLICATION
Attorney Docket No. 8514-110

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Inventor(s): Ned HOFFMAN; David Ferrin PARE, Jr.; Jonathan Alexander LEI

Serial No.: 10/619,990

Examiner: AZARIAN, Seyed H.

JAN 17 2005

Filed: July 14, 2003

Group Art Unit: 2625

Title: TOKENLESS ELECTRONIC TRANSACTION SYSTEM

Confirmation No. 8771

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Responsive to the Office Action dated September 29, 2004, enclosed is an amendment in the above-identified application.

The fee has been calculated as shown below:

CLAIMS AS AMENDED					
For:	Number After Amendment	Previous Number	Extra	Rate	Additional Fee
Total Claims	3	3*	0	x \$18 =	\$0.00
Independent Claims	3	3**	0	x \$86 =	\$0.00
Extension of Time - 1 st				\$120	\$120.00
Extension of Time - 2 nd				\$450	
Extension of Time - 3 rd				\$1020	
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$120.00

*greater of twenty (20) or number for which fee has been paid
**greater of three (3) or number for which fee has been paid

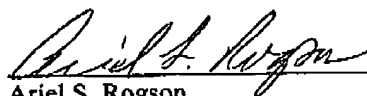


PTO Form 2038 authorizing credit card payment for the above-listed fees



Any deficiency or overpayment should be charged or credited to deposit account number 13-1703.

Respectfully submitted,
MARGER JOHNSON & McCOLLOM, P.C.

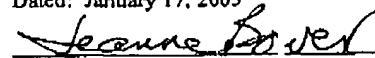


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I hereby certify that this correspondence is being transmitted to Mail Stop AMENDMENT, U.S. Patent and Trademark Office, via facsimile number: 703/872-9306.

Dated: January 17, 2005



Jeanne E. Ower

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AMENDMENT

Responsive to the Office Action, dated September 29, 2004, for which a one-month extension of time is requested, please amend the application as follows.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims, which begins on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 4 of this paper.

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